

**Fill in this information to identify the case:**

Debtor 1 John Hebal, Jr., aka John Hebal

Debtor 2  
(Spouse, if filing)United States Bankruptcy Court for the: Middle District of PACase number 20-00284 MJC**Form 4100R AMENDED****Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of Creditor: PNC BANK, NATIONAL ASSOCIATION

Court claim no. (if known): 7

Last 4 digits of any number you use to identify the debtor's account: 8462

Property address:

1050N James St  
Hazleton, PA 18202**Part 2: Prepetition Default Payments**

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_**Part 3: Postpetition Mortgage Payment**

Check one:

☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:

☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:	(a)	\$ <u>1,951.50</u>
b. Total fees, charges, expenses, escrow, and costs outstanding:	+ (b)	\$ <u>0.00</u>
c. <b>Total.</b> Add lines a and b.	(c)	\$ <u>1,951.50</u>

Creditor asserts that the debtor(s) are contractually obligated for 10 / 28 / 2024  
the postpetition payment(s) that first became due on:

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x/s/ Denise Carlon  
Denise Carlon  
27 Mar 2025, 13:58:03, EDT

Date 03/27/2025

KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 16106  
215-627-1322  
[bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)  
Attorney for Creditor

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

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**IN RE: John Hebal Jr. aka John Hebal**  
**Debtor(s)**

**PNC BANK, NATIONAL  
ASSOCIATION**

**Movant**

**vs.**

**John Hebal Jr. aka John Hebal**  
**Debtor(s)**

**Jack N Zaharopoulos,**  
**Trustee**

**BK NO. 20-00284 MJC**

**Chapter 13**

**Related to Claim No. 7**

**CERTIFICATE OF SERVICE**

**AMENDED NOTICE OF FINAL CURE MORTGAGE PAYMENT**

I, Denise Carlon of KML Law Group, P.C., certify that I am, and at all times hereinafter mentioned was, more than 18 years of age and that on March 31, 2025, I served the above captioned pleading, filed in the proceeding on the parties at the addresses shown below:

Debtor(s)  
John Hebal Jr. aka John Hebal  
1050 N. James St.  
Hazleton, PA 18202

Attorney for Debtor(s) (via ECF)  
Tullio DeLuca  
381 N. 9th Avenue  
Scranton, PA 18504

Trustee (via ECF)  
Jack N Zaharopoulos  
Standing Chapter 13  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036

Method of Service: electronic means or first-class mail

Dated: March 31, 2025

**/s/ Denise Carlon**  
Denise Carlon Esquire  
Attorney I.D. 317226  
KML Law Group, P.C.  
BNY Mellon Independence Center  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
201-549-2363  
dcarlon@kmlawgroup.com



[illegible]

PCN's		
Filed	Effective	Amount
10/6/2020	10/28/2020	\$208.63
11/5/2020	11/28/2020	\$220.43
12/7/2020	12/28/2020	\$212.57
1/6/2021	1/28/2021	\$220.48
2/5/2021	2/28/2021	\$212.89
3/5/2021	3/28/2021	\$205.00
4/6/2021	4/28/2021	\$212.29
5/5/2021	5/28/2021	\$215.82

PCN's			PCN's		
Filed	Effective	Amount	Filed	Effective	Amount
2/7/2022	2/28/2022	\$214.37	10/5/2022	10/28/2022	\$273.64
3/7/2022	3/28/2022	\$202.77	11/7/2022	11/28/2022	\$293.88
4/5/2022	4/28/2022	\$206.50	12/6/2022	12/28/2022	\$281.02
5/5/2022	5/28/2022	\$224.89	1/5/2023	1/28/2023	\$321.19
6/7/2022	6/28/2022	\$220.62	2/7/2023	2/28/2023	\$327.60
7/7/2022	7/28/2022	\$220.26	3/7/2023	3/28/2023	\$304.10
8/5/2022	8/28/2022	\$264.17	4/5/2023	4/28/2023	\$332.92
9/7/2022	9/28/2022	\$268.13	5/5/2023	5/28/2023	\$331.71

PCN's			Included in AO
Filed	Effective	Amount	
No Change	10/28/2024	\$390.30	
No Change	11/28/2024	\$390.30	
No Change	12/28/2024	\$390.30	
No Change	1/28/2025	\$390.30	
No Change	2/28/2025	\$390.30	
	3/28/2025		
	4/28/2025		
	5/28/2025		